

VA Form 4-6318 (Home Loan).
Feb. 1953. Use optional.
Servicemen's Readjustment Act
(38 U. S. C. A. 694 (a)). Ac-
ceptable to RFO Mortgage Co.

Recorded Dec. 20, 1954 at 9:55 A. M.

MORTGAGE

THIS MORTGAGE, made this 17th day of December, A. D. 1954, by
and between KARL H. STELLO and FRANCES S. STELLO, his wife,

of Frederick County, in the State of Maryland, hereinafter
called the Mortgagor, and THE BIRNIE TRUST COMPANY,

a corporation organized and existing under the laws of the
hereinafter called the Mortgagee.

WHEREAS, the Mortgagor, ~~being a person who is not a building and loan association~~,* is justly indebted to the Mortgagee for a loan
contemporaneous herewith, evidenced by a promissory note of even date herewith, in the principal sum of
Fourteen Thousand - - - - - Dollars (\$ 14,000.00),
being part of the purchase money for the property hereinafter described, with interest from date at the rate of
four and one-half per centum ($4\frac{1}{2}\%$) per annum until paid, principal and interest being
payable at the office of The Birnie Trust Company, in

Taneytown, Maryland, or at such other place as the holder hereof may
designate in writing delivered or mailed to the Mortgagor, in monthly installments of One Hundred
Seven and 10/100 - - - - - Dollars (\$ 107.10), commencing on the first day of

February, 1955, and continuing on the first day of each month thereafter until the principal
and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be
due and payable on the first day of January, 1970. Privilege is reserved to prepay
at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of
one installment, or one hundred dollars (\$100), whichever is less.

AND WHEREAS, this Mortgage shall also secure future advances so far as legally permissible at the date
hereof.

AND WHEREAS, it was a condition precedent to the making of the aforesaid loan that the repayment
thereof, with interest, should be secured by the execution of these presents.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH, That in consideration of the premises and the sum of
One Dollar (\$1) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby grant,
convey, and assign unto the Mortgagee, its successors and assigns, all the following described property in
Frederick County, in the State of Maryland, to wit:

All that tract or part of a tract of land situate, lying and being
in Emmitsburg Election District, Frederick County, Maryland, and more
particularly described as follows:

BEGINNING for the same at a sassafras tree, a corner tree of land
now or formerly owned by Charles A. Dorsey, and running thence North 58°
East 40½ perches, thence North 64° East 52 perches, thence North 86° East
55 perches, thence North 67½° East 35 perches, thence North 14° East 7
perches, thence North 10½° West 97 perches, thence North 85° West 91 per-
ches, to a stone at a gate near Beaver Branch, thence South 57° West 39.32
perches, thence South 13° West 51.6 perches, thence North 88° West 70.28
perches to a stone at corner of Lohr's land, thence along Lohr's land South
11° East 95.36 perches, thence by and with a straight line to the begin-
ning, containing 143 acres, 3 roods and 38 perches of land.

BEING all and the same real estate which was conveyed unto Karl H.
Stello and Frances S. Stello, his wife, by John W. Crowley, et al., by
deed dated December 6, 1954, and intended to be recorded immediately
prior hereto among the Land Records of Frederick County.

Filed February 20, 1957